Case 18-13226-CMG Doc 69 Filed 10/29/21 Entered 10/30/21 00:11:05 Desc Imaged

Certificate of Notice Page 1 of 10 STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

Last revised: August 1, 2020

0 Lien Avoidance

UNITED STATES BANKRUPTCY COURT District of New Jersey

		ו וסוווכניטו	New Jersey		
In Re:	Luis A. Sanchez		Case No:		18-13226
		Debtor(s)	Judge:		CMG
		CHAPTER 13 PLA	N AND MOTION	S	
☐ Original ☐ Motions	Included	✓ Modified/Notice F ☐ Modified/No Notice	•	Date:	10/26/2021
		THE DEBTOR HAS FILE CHAPTER 13 OF THE			
		YOUR RIGHTS MA	Y BE AFFECTE	D	
contains the Plan proporty our attorn written objections may be recomptions may stated in the notice. See modification alone will a or modify a	ne date of the confirm proceed by the Debtor to be deep. Anyone who wis ection within the time duced, modified, or eay be granted without the Notice. The Court to Bankruptcy Rule 30 on may take place so avoid or modify the lift a lien based on value contest said treatments.	the court a separate <i>Not</i> nation hearing on the Plar of adjust debts. You should hes to oppose any provise frame stated in the <i>Notice</i> diminated. This Plan may at further notice or hearing may confirm this plan, if 1015. If this plan includes relatively within the chapter 13 en. The debtor need not fee of the collateral or to recont must file a timely object.	n proposed by the diread these paper ion of this Plan or ce. Your rights may be confirmed and g, unless written of there are no timel motions to avoid confirmation processing a separate moduce the interest research.	Debtor. This ers carefully and any motion in any be affected to become bind become bind become bind filed objection or modify a lieutess. The plartion or adversate. An affected	document is the actual and discuss them with included in it must file a by this plan. Your claim ding, and included ad before the deadline ons, without further in, the lien avoidance or a confirmation order sary proceeding to avoid ad lien creditor who
state whe	ether the plan includ	e of particular importar des each of the followin provision will be ineffe	g items. If an ite	m is checked	as "Does Not" or if
		TAIN NON-STANDARD F	PROVISIONS. NO)N-STANDAR	RD PROVISIONS MUST
DOES COLLATE	☐ DOES NOT LIMIT RAL, WHICH MAY F	THE AMOUNT OF A SE RESULT IN A PARTIAL F MOTIONS SET FORTH I	PAYMENT OR NO	PAYMENT A	
		D A JUDICIAL LIEN OR I			RCHASE-MONEY

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Initial	Debto	or(s)' Atto	rney	DLR	Initial Debtor:	LAS	Initial Co-Debtor
Part 1	l: Pa	yment an	ıd Le	ngth of Plan			
2021					Monthly to the addition to amour		13 Trustee, starting on <u>November 1,</u> o date.
	b. 7	Γhe debto ✓ □	Fut	ure Earnings	•		om the following sources: amount and date when funds are available):
	c. l	Jse of rea	Sal	perty to satisfy e of real prope scription: posed date fo	•	:: 	
			Des	finance of real scription: posed date fo			
			Des	an modification scription: posed date fo	·	mortgage 	encumbering property:
	d. e.		loa	n modification			I continue pending the sale, refinance or ating to the payment and length of plan:
					, ,		
Part 2	2: Ad	equate P	rote	ction		X NONE	
Truste	ee and	d disburse	ed pro	e-confirmation	to (creditor)).	ount of \$ to be paid to the Chapter 13
debto					ation to: (cre		to be paid directly by the
					ministrative Exposed in full unless		itor agrees otherwise:
Credito					Type of Priorit		Amount to be Paid
		nganum, E			Attorney Fee		
		nganum, E nganum, E			Attorney Fee already paid) Attorney Fee		·
		nganum, E	•		already paid) Attorney Fee		·
					approval)		

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 b. Domestic Supp 	ort Obligations assigned or o	wed to a governi	mental unit	t and paid less th	an full amount:
Check one:					
None					
☐ The allowed	d priority claims listed below a	are based on a d	omestic su	ipport obligation t	hat has been
	is owed to a governmental u	nit and will be pa	aid less tha	in the full amount	of the claim
pursuant to 11	U.S.C.1322(a)(4):				
Creditor	Type of Priority	Claim Amo	unt	Amount to	be Paid
Part 4: Secured Clai	ms				
0 1 0 1				NONE	
a. Curing Default an	id Maintaining Payments or	n Principal Resi	dence: 🗌	NONE	
The Debtor w	rill pay to the Trustee (as part	of the Plan) allo	wed claim	e for arrearance (on monthly
	ebtor shall pay directly to the				
bankruptcy filing as fo		cicultor (outside	uic i iaii) i	northing obligation	is due after the
bankraptcy ming as ic	mows.		Interest	Amount to be Paid	Regular Monthly
			Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
JP MORGAN CHASE	14 Gloucester Court Eastampton, NJ 08060	\$11,714.80	0.00	\$11,714.80	PER CONTRACT
	Burlington County				
		I.	L		
	the Trustee (as part of the P y directly to the creditor (outs				
illing as ioliows.			Interest	Amount to be Paid	Regular Monthly
o "			Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
The following claims v	cluded from 11 U.S.C. 506: [were either incurred within 91 urity interest in a motor vehicle petition date and secured by	— 0 days before the e acquired for the	e personal	use of the debto	r(s), or incurred
value.				Total to be Pa	id through the Plan
			Amount of		Interest Calculation
Name of Creditor	Collateral	Interest Rate	Claim		
Wells Fargo Dealer Services	2013 Jeep Wrangler	5.5%	\$32,015		\$36,691.20
<u>Jei vices</u>		5.570	¥02,010		400,002 0
1.) The debto 1322(b)(2), the secure	uation of security, Cram-do or values collateral as indicate ed creditor shall be paid the a est as stated. The portion of a	ed below. If the o	claim may the "Value	be modified unde of the Creditor In	r Section terest in
	n. If a secured claim is identif				
as an unsecureu ciali	n. n a secureu Gaini is idenlii	ieu as naving in	O VALUE	וו אומוו טב נובמנב	u as an

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unsecured claim.	_						
anocoaroa cianni	NOTE: A		41	AL 00 DE	OLUBEO		
		odification unde ate motion to be			-		
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	
Discover Bank J-120682-11	14 Gloucester Coul Eastampton, NJ 08060	rt Unknown	\$185,333	\$278,055	0	0	0
Beneficial New Jersey, Inc.	14 Gloucester Coul Eastampton, NJ 08060	rt Unknown	\$185,333	\$278,055	0	0	0
Wells Fargo Dealer Services	2013 Jeep Wrangl	er \$32,015	\$23,006	NONE	\$32,015	5.5%	\$36,691.20
2.) Where allowed secured c		ns collateral and corge the correspond		Plan, paym	ent of the fu	ıll amount	of the
e. Surrender \(\subseteq \) Upon confithat the stay under collateral:	rmation, the stay	is terminated as t be terminated in a					
Creditor	Co	ollateral to be Surrend	lered	Value of	Surrendered Collateral	Remaini	ng Unsecured Debt
f. Secured Claim	s Unaffected by	the Plan	IE				
		laims are unaffect		an:			
Ally Financial							
g. Secured Claim Creditor	ns to be Paid in	Full Through the Collateral	Plan 🗌 NOI		otal Amount to	be Paid thr	ough the Plan
Part 5: Unsecured Claims NONE							
a. Not se p		ed allowed non-p			hall be paid	d:	
	☐ Not less than percent						
✓	Pro Rata dist	tribution from any	remaining fu	nds			
		nsecured claims			s:		
Creditor	Ba	asis for Separate Clas	sification	Treatment		Amo	unt to be Paid

Part 6: Executory Contracts and Unexpired Leases X NONE

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				. 365(d)(4)	that may preve	nt assumption	of
non-residenti	ial real propert	y leases in thi	s Plan.)				
	ecutory contra llowing, which			previousl	y rejected by ope	eration of law,	are rejected,
Creditor	Arrears to be	e Cured in	Nature of Contract o	r Lease	Treatment by Debto	Post-Peti	tion Payment
Part 7: Moti	ons NO	NE					
form, <i>Notice</i> 3015-1. A Ce	e of Chapter 1 ertification of	3 Plan Trans Service, Noti	<i>mittal,</i> within th	ne time an 13 Plan Tr	ected lienholder ad in the manne ansmittal and v e served.	r set forth in	D.N.J. LBR
			r 11 U.S.C. Sect ollowing liens tha				
Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value Collater		Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
L 84	otion to Arrain	d Liene en d'E	De alonaif : Claire	- f 0-	aurad ta Caran	latabe libra	

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. \checkmark NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Discover Bank J-120682-11	14 Gloucester Court Eastampton, NJ 08060	Unknown	\$185,333	\$278,055	\$0	100%
Beneficial New Jersey, Inc.	14 Gloucester Court Eastampton, NJ 08060	Unknown	\$185,333	\$278,055	\$0	100%

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \checkmark NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
---------------------	----------------	---------------------------	--------------------------------	--

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Part 8: Other Plan	Provisions	
	of Property of the Estate	
_	n Confirmation	
-	n Discharge	
b. Paymen	t Notices	
_		or 7 may continue to mail customary notices or
	tor notwithstanding the automatic s	
-	_	
c. Order of	Distribution	
The Standin	g Trustee shall pay allowed claims	in the following order:
1)	Ch. 13 Standing Trustee Commiss	9
2)	Other Administrative Claims	
3)	Secured Claims	
4)	Lease Arrearages	
5)	Priority Claims	
6)	General Unsecured Claims	
d Daat Da	sision Oleine	
a. Post-Pe	tition Claims	
The Standin	ng Trustee ⊮ is □ is not authorized	to pay post-petition claims filed pursuant to 11 U.S.C.
	the amount filed by the post-petition	
	and annount mod by the poot pound.	
Part 9: Modification	on NONE	
Tart J. Modification	NONE	
		a separate motion be filed. A modified plan must
be served in accor	rdance with D.N.J. LBR 3015-2.	
lf this Diam	andifor a Diagram in the float in the	is and a small to the information below.
		is case, complete the information below.
	h being modified: 3/22/2018	Explain below how the plan is being modified:
Explain below wily	the plan is being modified.	Plan provides for resumption of plan payments on
Debtor was out of wor	k and fell behind on plan payments.	November 1, 2021 in the amount of \$1,000/month for 16
	red past due payments and reduces	months, which should be sufficient to pay 100% of all filed
	lan remains a 100% payment plan,	claims, including administrative creditors.
	nt of claims filed, monthly payment ed and plan still complete within	Plan clarifies treatment of cramdown of Wells Fargo Auto
required time period.	od dila pian otin complete within	and lien strips of Discover Bank and Beneficial New JErsey,
		INc.
Are Schedules I and	d J being filed simultaneously with t	his Modified Plan? ☐ Yes 📝 No
	ndard Provision(s): Signatures R	
	rd Provisions Requiring Separate S	ignatures:
✓ NONE		
☐ Explain h		1: 1 : 00 :
Any non-star	ndard provisions placed elsewhere i	n this plan are ineffective.

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Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:	October 26, 2021	/s/ Luis A. Sanchez
		Luis A. Sanchez
		Debtor
Date:		
		Joint Debtor
Date	October 26, 2021	/s/ Daniel L. Reinganum, Esq.
		Daniel L. Reinganum, Esq.
		Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 18-13226-CMG

Luis A Sanchez Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3
Date Rcvd: Oct 27, 2021 Form ID: pdf901 Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

##

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip II)	+	Recipient Name and Address Luis A Sanchez, 14 Gloucester Court, Eastampton, NJ 08060-3230
5173411	67		Beneficial New Jersey, Inc., 251 Clifton Avenue, Clifton, NJ 07011-1961
5174065	31		Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5174703	12		Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
5173411	73	+	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
5173411	74	+	Experian, PO Box 4500, Allen, TX 75013-1311
5173411	75	+	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117-5097
5173411	76	+	First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
5173411	77	+	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
5188725	95	+	JPMorgan Chase Bank, National Association, et. al., Bankruptcy Department, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
5188725	96	+	JPMorgan Chase Bank, National Association, et. al., Bankruptcy Department, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, JPMorgan Chase Bank, National Associatio Bankruptcy Department 92806-5948
5173411	82	+	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
5173411	83	++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245 address filed with court:, State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
5173411	85	+	TransUnion, PO Box 2000, Chester, PA 19016-2000
5174613	03		Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
5174065	79		Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5173411	86	+	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
5173411	87	+	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 18

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 27 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517341165	+ Email/Text: backoffice@affirm.com	Oct 27 2021 20:35:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
517341166	+ Email/Text: ally@ebn.phinsolutions.com	Oct 27 2021 20:34:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517375852	Email/Text: ally@ebn.phinsolutions.com	Oct 27 2021 20:34:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517341168	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 27 2021 20:36:41	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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User: admin

District/011: 0312-3	User: aun	Page 2 01 3		
Date Rcvd: Oct 27,	2021 Form ID:	Total Noticed: 37		
517407631	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 27 2021 20:36:36	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083	
517341169 +	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2021 20:36:43	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001	
517341171 +	Email/PDF: creditonebknotifications@resurgent.com	Oct 27 2021 20:36:39	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872	
517341172 +	Email/Text: mrdiscen@discover.com	Oct 27 2021 20:34:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025	
517341178 +	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 27 2021 20:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346	
517341170	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 27 2021 20:36:42	Chase Mortgage, Attn: Bankruptcy Dept., PO Box 24696, Columbus, OH 43224-0696	
517480914	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 27 2021 20:36:46	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203	
517341179 +	Email/Text: PBNCNotifications@peritusservices.com	Oct 27 2021 20:34:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043	
517341180	Email/Text: camanagement@mtb.com	Oct 27 2021 20:34:00	M & T Bank, Po Box 844, Buffalo, NY 14240	
517492643	Email/Text: camanagement@mtb.com	Oct 27 2021 20:34:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288	
517477891	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2021 20:36:47	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	
517439984 +	Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2021 20:34:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011	
517341183	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 27 2021 20:34:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695	
517341184 +	Email/Text: kthompson@eastampton.com	Oct 27 2021 20:35:00	Township of Eastampton, Attn: Tax Office, 12 Manor House Court, Eastampton, NJ 08060-4379	

TOTAL: 20

District/off: 0312-3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
517341181	##+	McCalla Raymer Leibert Pierce, LLC, 99 Wood Ave South, Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021 Signature: /s/Joseph Speetjens

Case 18-13226-CMG

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District/off: 0312-3 User: admin Date Rcvd: Oct 27, 2021 Form ID: pdf901 Total Noticed: 37

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2021 at the address(es) listed

Email Address Name

Albert Russo

docs@russotrustee.com

Daniel L Reinganum

on behalf of Debtor Luis A Sanchez DanielR@McDowellLegal.com

tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrocious@mcdowelllegal.com; djamis and the complete of the

on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com,

HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com,

mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com ksweeney@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7